

Official Form 416A (12/15)

Form 416A. CAPTION (FULL)

United States Bankruptcy Court

Federal District Of Arizona

In re

Laura Ibarra
[Set forth here all names including married,
maiden, and trade names used by debtor within
the last 8 years.]

Debtor

Address

2921 W. Solano Dr. So.
Phoenix AZ 85017

Last four digits of Social-Security or Individual
Tax- Payer-Identification (ITIN) No(s)., (if any):

3685

Case No.

2:17-bk-10972

Adv: 17-718

Chapter

7

Employer's Tax Identification No(s). (if any):

Answer to
Complaint

[Designation of Character of Paper]

January 5, 2018

To whom it may concern,

This letter I am writing is in response to a letter of complaint written and filed against me in court by Vickie Banks. First of let me set the record straight on her accusations about my behavior being criminal and that I have a history of committing fraud under false pretense, falsifying and abusing the Housing Authority Department and landlords. That I reside free without paying rent on rentals, that she is also accusing me of having lived at. All of these allegations are total lies and fabrications of Vickie Banks. This is pure slander and her false accusations are causing anguish and distress to both me and my family.

Housing Authority would not have approved of her house because of the amount of rent she was asking for. There is a set limit that they have on rentals, if a house or apartment is over their limit it will not be approved by the Housing Authority, this is exactly what happened in this case. There was never any contract signed and agreed to.

Had there been any fraud or deception on my past, Housing Authority would not tolerate this. They investigate and take seriously everything and every case thoroughly. I always notify them of my pertinent information needed or required.

The following are the addresses I have lived at in the last 13 years :

2921 W Solano Dr. So. , Phoenix AZ 85017 - current , 2 years

5510 N 35th ave, Apt. 212 , Phoenix AZ 85017- 2 years

79 Castro st. Apt. 101 , Salinas CA 93906 -1 years

3614 W Lamar Rd. , Phoenix AZ 85019 - 2 years

2020 W Glendale ave, Apt. 1119 , Phoenix AZ 85021 - 6 years

Much of the information produced by Ms. Banks is information that does not pertain to me, many of these "alias's" she says I use are some more false allegations, These people are not me, they are totally different people.

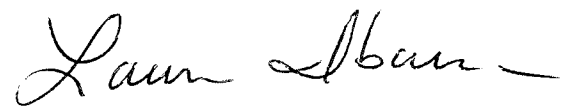
In essence I would like to reiterate that I am not a criminal as Ms. Banks has insinuated strongly with her false accusations. I have a clean record and have never been arrested. I do not use drugs, nor have I destroyed anybody's property as she states.

I have filed for bankruptcy, but this does not make me a criminal. This is a very necessary action I needed to take for my family and myself, which I don't take lightly at all.

I am asking the court to please grant my bankruptcy that I have filed for, my family and I would

greatly apperciate this action.

Sincerly,

A handwritten signature in black ink, appearing to read "Laura Ibarra", with a long horizontal flourish extending to the right.

Laura Ibarra

2921 W Solano Dr, So.

Phoenix AZ 85017